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United States Bankruptcy Court Eastern District of Pennsylvania

In re: Della M Lawson Ryan L Lawson Debtors Case No. 19-15732-mdc Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: Keith Page 1 of 2 Date Rcvd: Oct 11, 2019 Form ID: 309I Total Noticed: 37

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2019.				
db/jdb	+Della M Lawson, Ryan L Lawson, 1749 N. Peach Street, Philadelphia, PA 19131-3321			
14389723	++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180 (address filed with court: Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961)			
14388379	+Caine and Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262			
14388386	+Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860			
14400610	+JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853			
14388389	+Lendmark Financial Services, 1735 North Brown Road, Suite 300, Lawrenceville, GA 30043-8228			
14388390 14388394	+NCB Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099 +PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor,			
14388393	Philadelphia, PA 19122-2806 Penn Medicine, P.O. Box 824406, Philadelphia, PA 19182-4406			
14388395	+Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495			
14400002	+Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011-1931			
14388402	U.S. Department of Education, c/o Ascendium Education Group, Inc., Recovery Administration, P.O. Box 7859, Madison, WI 53707-7859			
	ectronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
aty	E-mail/Text: dmo160west@gmail.com Oct 12 2019 03:04:47 DAVID M. OFFEN, The Curtis Center, 601 Walnut Street, Suite 160 West, Philadelphia, PA 19106			
tr	+E-mail/Text: bncnotice@ph13trustee.com Oct 12 2019 03:07:21 WILLIAM C. MILLER, Esq., Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229			
smg	E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:06:36 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,			
smg	Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2019 03:05:37			
	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946			
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 12 2019 03:06:34 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404			
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Oct 12 2019 03:06:17 United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908			
14388378	+EDI: ARSN.COM Oct 12 2019 06:53:00 ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046			
14389723	E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 12 2019 03:04:53 Ascendium Education Solutions, Inc., PO Box 8961, Madison WI 53708-8961			
14402566	EDI: BECKLEE.COM Oct 12 2019 06:53:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701			
14388376	+E-mail/Text: broman@amhfcu.org Oct 12 2019 03:06:24 American Heritage Federal Credit Union, Attn: Bankruptcy, 2060 Red Lion Road, Philadelphia, PA 19115-1699			
14388377	+EDI: AMEREXPR.COM Oct 12 2019 06:53:00 Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540			
14388381	E-mail/Text: megan.harper@phila.gov Oct 12 2019 03:06:36 City of Philadelphia, Law Dept Tax Unit, Bankruptcy Group MSB, 1401 JFK Boulevard, 5th Floor,			
14388380	Philadelphia, PA 19102-1595 +EDI: CHASE.COM Oct 12 2019 06:53:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298			
14388382	+E-mail/Text: bankruptcy@connexuscu.org Oct 12 2019 03:07:29 Connexus CU, Attn: Bankruptcy, Po Box 8026, Wausau, WI 54402-8026			
14388383	+EDI: CCS.COM Oct 12 2019 06:53:00 Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679			
14388384	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2019 03:05:32 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172			
14388385	E-mail/Text: data_processing@fin-rec.com Oct 12 2019 03:05:33 Financial Recovery Services, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908			
14388388	+EDI: IRS.COM Oct 12 2019 06:53:00			
14388391	+EDI: AGFINANCE.COM Oct 12 2019 06:53:00 OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013			
14388398	EDI: PRA.COM Oct 12 2019 06:53:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502			
14388392	+E-mail/Text: bankruptcygroup@peco-energy.com Oct 12 2019 03:05:32 Peco Energy, 2301 Market Street, Philadelphia, PA 19103-1380			
14398562	EDI: Q3G.COM Oct 12 2019 06:53:00 Quantum3 Group LLC as agent for, Aqua Finance Inc, PO Box 788, Kirkland, WA 98083-0788			
14388399	E-mail/Text: courts@scott-pc.com Oct 12 2019 03:07:29 Scott & Associates, PC, Attorneys at Law, PO Box 113297, Carrollton, TX 75011-3297			

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District/off: 0313-2 User: Keith Page 2 of 2 Date Royd: Oct 11, 2019 Form ID: 309I Total Noticed: 37 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued) 14388401 EDI: RMSC.COM Oct 12 2019 06:53:00 TJX Rewards/Syncb, PO Box 530949, Atlanta, GA 30353-0949 14388400 +EDI: WTRRNBANK.COM Oct 12 2019 06:53:00 Target, Attn: Bankruptcy, Po Box 9475, Minneapolis, MN 55440-9475 +EDI: WFFC.COM Oct 12 2019 06:53:00 14388403 Wells Fargo Bank, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438 TOTAL: 26 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** 14388387* +Great Lakes Higher Education Corporation, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860 14388396* +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495 14388397* +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495 TOTALS: 0, * 3, ## 0 Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2019 Signature: /s/Joseph Speetjens

pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++' were redirected to the recipient's preferred mailing address

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Della M Lawson dmol60west@gmail.com.

DAVID M. OFFEN on behalf of Debtor Della M Lawson dmol60west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DAVID M. OFFEN on behalf of Joint Debtor Ryan L Lawson dmol60west@gmail.com, davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 5

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Information to identify the case:					
Debtor 1	Della M Lawson	Social Security number or ITIN xxx-xx-2446			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	Ryan L Lawson	Social Security number or ITIN xxx-xx-8747			
	First Name Middle Name Last Name	EIN			
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 13 9/13/19			
Case number: 19	9–15732–mdc				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

Debtor's Photo ID &Social Security Card Must Be Presented at 341 Hearing

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Della M Lawson	Ryan L Lawson
2.	All other names used in the last 8 years	aka Della M White, aka Della Stanford	
3.	Address	1749 N. Peach Street Philadelphia, PA 19131	1749 N. Peach Street Philadelphia, PA 19131
4.	Debtor's attorney Name and address	DAVID M. OFFEN The Curtis Center 601 Walnut Street Suite 160 West Philadelphia, PA 19106	Contact phone (215) 625–9600 Email: dmo160west@gmail.com
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215–627–1377 Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M Reading Office 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800 Date: 10/11/19

For more information, see page 2

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Debtor Della M Lawson and Ryan L Lawson

Case number 19-15732-mdc

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint	December 4, 2019 at 10:30 AM	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107	
case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/2/20	
required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 		
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 11/22/19	
	Deadline for governmental units to file a proof of claim:	Filing deadline: 3/11/20	
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors	
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$570.00 The hearing on confirmation will be held on: 12/19/19 at 9:30 AM, Location: Courtroom #2, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have an	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors muy You may inspect that list at the bankruptcy clerk's office or online a does not authorize an exemption that debtors claimed, you may file	st file a list of property claimed as exempt. t <u>www.pacer.gov</u> . If you believe that the law	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion. The bankruptcy clerk's office must receive the of exemptions in line 8.	ischarged until all payments under the plan to the debt from the debtors personally excep ted from discharge under 11 U.S.C. § the bankruptcy clerk's office by the deadline. If their debts under 11 U.S.C. § 1328(f), you	